DETAILED ACTION

Response to Amendment

1. This Office Action is in response to the Applicant's amendment filed on 1 July 2009.

2. Claims 1 and 16 have been amended.

3. Claims 1-22 are pending and have been examined in this Office Action.

4. The amendment filed on 3 February 2009 was objected to under 35 U.S.C. 132(a) because it introduced new matter into the disclosure is respectfully withdrawn, as Claims 1 and 16 have been amended to delete the new matter.

5. The rejection of Claims 1 and 16 under 35 U.S.C. § 112 is respectfully withdrawn as the claims have been amended.

Response to Arguments

6. Applicants argue regarding the rejection of Claims 1-5 under 35 U.S.C. § 103 (a) that ***"Even when the teaching of Goldstein and Risafi are combined, the two references do not teach or suggest the batch activation process at POS as recited in claim 1."*** Respectfully, the Examiner must disagree. Goldstein in at least Column 3, lines 19-45 clearly discloses that a retailer may activate multiple cards at one time without having to activate each card. Risafi in at least Column 10, lines 15-20 discloses that the terminal may be a POS.

7. Applicants further argue ***"While Risafi may teach activating multiple cards at the same time, it does so only after each card number is individually read and transmitted in a batch file using step 534. Such activation is not the batch activation process as recited in claim 1."*** Respectfully, the Examiner must disagree. Goldstein in at least Column 3, lines 19-45 clearly discloses that a retailer may activate multiple cards at one time without having to activate each card. Risafi in at least Column 12, lines 20-24 as cited by the Applicants discloses a **"batch activation"** process, which **typically** involves a program sponsor. Typically means that the use of a "program sponsor" is one category of how cards may be batch activated, it does not restrict the batch activation to only a "program sponsor." Also the card is

not being read, it is the card number from the batch file that is being read (Risafi, Column 12, lines 52-67). The combination of Goldstein and Risafi teaches the batch activation process of Applicants' Claim 1.

Claim Rejections - 35 USC § 103

8. **Claims 1-22** are rejected under 35 U.S.C. 103(a) as being unpatentable over Goldstein et al., US 7,028,896 B2 hereafter known as Goldstein and further in view of Risafi et al. US 6,473,500 B1, hereafter known as Risafi. .

Claims 1, 6, 11 and 16:

With regard to the limitations:

- ***Activating a number of successively numbered cards at a POS device.***

Goldstein does not specifically disclose activating at a POS device; however Goldstein in at least Column 1, lines 55-67 discloses that a customer may purchase large groups of transaction cards from a card manufacturer so there are no unexpected, duplicate or missing cards. Goldstein in at least Column 2, lines 21-33 further discloses that the cards may be arranged and packaged in a specific sequence to allow for easier batch activation of cards. Goldstein in at least Column 3, lines 19-45 discloses that a retailer may easily identify and activate multiple cards at one time since the cards may be provided in contiguous sets (e.g. bundle, sleeve, etc.) of cards and/or in a known sequence. As a result, the retailer may retrieve an entire set of cards and activate all the cards at once **without having to individually activate each card**. Risafi in at least Column 4, lines 61-67, Column 5, lines 1-10, Fig. 5b, Fig. 7b, Column 6, lines 37-46, Column 8, lines 53-54, Column 9, lines 9-19, lines 35-41 discloses the batch activation of a set of cards at a merchant terminal (POS, ATM, etc.). Therefore, it would have been obvious, at the time of the invention, to one of ordinary skill to combine the well known features of Goldstein for producing and packing cards in bundles for activation as a set with the well know features of Risafi for batch activation of cards at a merchant terminal with the motivation to achieve the combined predictable results that each have individually.

Claims 2-5 and 7-10:

With regard to the limitations:

- ***Cards are activated in a sequence.***
- ***Cards are deactivated in a sequence.***
- ***Request for activation is acknowledged based on the first indicator and the total number of cards.***

Goldstein does not specifically disclose the flow of the activation request from a POS terminal to the activation processor per se. However, Goldstein in at least Column 3, lines 16-45 discloses that a retailer may easily identify and activate multiple cards at one time since the cards may be provided in contiguous sets and/or in a known sequence. Also disclosed is that the first and last cards in a series may be identified to the card tracking database and all cards located in the set between the first and last identified cards in the series may be activated. Goldstein in at least Column 9, lines 40-63 further discloses the use of an audit trail to deactivate a group of cards.

Risafi in at least Column 4, lines 61-67, Column 5, lines 1-10, Fig. 5b, Fig. 7b, Column 6, lines 37-46, Column 8, lines 53-54, Column 9, lines 9-19, lines 35-41 discloses the batch activation of a set of cards at a merchant terminal (POS, ATM, etc.). Risafi in at least Column 9, lines 9-18, Column 12, lines 32-35, card recipients being notified of the PIN associated with their card via email, electronic means or other means. Risafi in at least Column 12, lines 65-67 further discloses transmitting to the program sponsor that the card accounts have activated. Goldstein/Risafi do not specifically disclose that during a batch activation acknowledgement is received based on the first indicator and the total number of cards per se, however it would have been obvious to modify Goldstein/Risafi batch activation of cards with a notification indicating that the request for activation has been acknowledged and approved with the motivation of notifying the retailer and the customer that some cards are missing, mutilated, etc. in order to correct the deficiencies.

Therefore, it would be obvious, at the time of the invention, to one of ordinary skill to further modify the Goldstein / Risafi combination with a process to deactivate (void) a sequence of cards by inputting the necessary data to determine the sequence of cards (start and ending number of a sequence, start number of a set of cards and the number of cards in the set, etc.) to be deactivated.

Claim 21-22:

With regard to the limitations:

- ***Packaging and selling cards with an identifier;***
- ***Identifier indicates number of cards;***
- ***For activation a plurality of cards without entering into the POS device any card numbers except the first card number.***

Goldstein in at least Column 9, lines 30-63 and Fig.2 discloses that the cards are arranged in a desired way and may be organized in a hierarchy for packaging, and the location of cards in the hierarchy may be verified and controlled. Packaging of cards in sets or sleeves and each card being associated with a particular sleeve, box and pallet based on the card's identifier or other information. Goldstein in at least Column 3, lines 19-45 discloses that a retailer may easily identify and activate multiple cards at one time since the cards may be provided in contiguous sets (e.g. bundle, sleeve, etc.) of cards and/or in a known sequence. As a result, the retailer may retrieve an entire set of cards and activate all the cards at once **without having to individually activate each card**. Goldstein in at least Column 9, lines 64-67 and Column 10, lines 1-67 further discloses additional packaging information regarding card identifiers and tracking of the identifier versus the packaging. Goldstein in at least Column 11, lines 21-55 still further discloses sleeves being labeled (tamper-evident seal) with a sleeve number, the range of cards included in the sleeve, the customer, a job description and any other suitable material.

Claims 12-15 and 17-20:

With regard to the limitations:

- ***Batch activation of a card from first to last.***
- ***Determining card is of same time and activation amount.***
- ***Signaling that card type and activation amount match or do not match.***

Goldstein in at least Column 1, lines 19-52 discloses many types of transaction cards and how they each are given a unique identifier within a group of cards. Goldstein in at least Column 9, lines 4-29 discloses that cards processed by the manufacturing apparatus are verified (reading the identifier) to insure that no unexpected, duplicate or missing cards and/or are organized and packaged in a desired way. Goldstein in at least Column 3, lines 19-45 discloses that a retailer may easily identify and activate multiple cards at one time since the cards may be provided in contiguous sets (e.g. bundle, sleeve, etc.) of cards and/or in a known sequence. As a result, the retailer may retrieve an entire set of cards and activate all the cards at once **without having to individually activate each card**. Risafi does not specifically disclose a process for checking if cards are of the same type, per se. However, Risafi in at least Column 4, lines 61-67 and Column 5, lines 1-10 discloses that cards may be activated as a batch, PIN numbers and an initial balance is assigned to each card number and the information is transmitted via a communications network to the card processing center. Risafi in at least Column 9, lines 9-18 and lines 34-50 further discloses a promoter batch activating a set of cards having a fixed cash value and distributing them by a variety of means to customers who purchase the promotional product. Goldstein teaches the manufacturing of cards in a predetermined sequence and packaging the cards per the customer's desired sequence. Risafi teaches the batch activation of cards and their use.

Conclusion

9. Any inquiry concerning this communication or earlier communications from the examiner should be directed to PAUL DANNEMAN whose telephone number is (571)270-1863. The examiner can normally be reached on Mon.-Thurs. 6AM-5PM Fri. off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Florian Zeender can be reached on 571-272-6790. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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/Paul Danneman/

Examiner, Art Unit 3627

16 October 2009

/F. Ryan Zeender/

Supervisory Patent Examiner, Art Unit 3627